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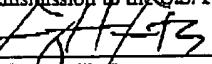
Due Date: October 16, 2003

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood      Examiner: Andrew J. Rudy  
Serial No.: 09/608,675      Group Art Unit: 3627  
Filed: June 29, 2000      Docket: 9010  
Title: DIRECT EXPENSE IMPLEMENTATION FOR FINANCIAL PROCESSING  
IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

## CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on October 15, 2003.

By:   
Name: George H. Gates

## RESPONSE UNDER 37 C.F.R. §1.105

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

I. Introduction

In response to the Office Action dated September 16, 2003, no claims have been cancelled, amended or added. Claims 1-27 remain in the application. Re-examination and re-consideration of the application is requested.

II. Requirement under 37 C.F.R. §1.105

In paragraph (4) of the Office Action, the Examiner requested, under 37 C.F.R. §1.105, if the "Royal Bank uncovers profitability solution" article, or any similar article, was published in any other public forum? In particular, the Office Action requested whether this, or any similar article, published prior to one year before the filing date of the present Application.

Applicant's attorney submits herewith a Declaration under 37 C.F.R. §1.132 by George R. Hood in response to this requirement, wherein Mr. Hood states that he has no knowledge of the publication, or any other publication, being published prior to one year before filing date of the above-identified patent application. Moreover, Applicant's attorney has no knowledge of the publication, or

any other publication, being published prior to one year before filing date of the above-identified parent application.

III. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited. Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Applicant

Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045  
(310) 641-8797

Date: October 15, 2003

By: GHG  
Name: George H. Gates  
Reg. No.: 33,500

GHG/

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